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ABSTRACT

Designed to be used in conjunction with the "Consumer's Resource Handbook" (CRH), this teacher's guide features teaching units, sources of information, and follow-up learning activities. It is written primarily for secondary level students but can be adapted for elementary and postsecondary classes. Unit 1 addresses how to seek purchasing information, and unit 2 describes the steps in effective complaint handling. Objectives and activities are outlined for both units, and a sample complaint letter is included. Sources of consumer assistance are described and include: (1) corporate consumer contacts; (2) automobile manufacturers; (3) better business bureaus; (4) trade associations and industry third-party dispute resolution programs; (5) state, county, and city government consumer offices; (6) federal offices; (7) libraries; (8) media programs; (9) occupational and professional licensing boards; (10) small claims courts; (11) legal aid and legal services; (12) lawyers; (13) consumer credit counseling services; (14) the "Consumer Information Catalog"; and (15) private and voluntary consumer groups. (JHP)

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A SUGGESTED TEACHER'S GUIDE TO THE CONSUMER'S RESOURCE HANDBOOK

Office of Special Adviser to the President
for Consumer Affairs
The White House, Washington, DC and the
United States Office of Consumer Affairs

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A SUGGESTED TEACHER'S GUIDE TO THE *CONSUMER'S RESOURCE HANDBOOK*

PROLOGUE

This suggested Guide, while useful in its present form, can be better utilized with the *Consumer's Resource Handbook* (CRH), published by the United States Office of Consumer Affairs. The *Handbook*—a consumer assistance manual—contains over 2000 governmental, voluntary and business offices that regularly help individual consumers with marketplace problems; and provides available toll-free (800) and Telecommunications Device for the Deaf (TDD) numbers for further assistance. It also includes guides for purchasing decisions in 14 areas.

This **Teacher's Guide** contains:

- Two suggested teaching units, each with related support material. Unit I treats purchasing, Unit II deals with effective complaint handling.
- A separate *Major Sources of Help* section (pp. 5-7) which relates to both teaching units, and
- Suggested Follow-up activities.

While the Guide is written for the secondary level, it will also be useful for elementary and adult programs.

All support material and the sources of help section are from the *Handbook* and have been incorporated into this Guide to enable its use—on selected activities—by teachers without ready access to the *Handbook*. However, teachers are encouraged to obtain the *Handbook*, as use of the Guide with all *Handbook* sections can stimulate development of teaching units across a broad range of subject areas. Our intention is that the teacher will creatively adapt, for local use, the objectives and activities suggested here. Additionally, teachers may wish to incorporate elements of measurability to facilitate evaluation procedures.

One free copy per request of this Guide is available from: Dept. 580T, Consumer Information Center, Pueblo, CO 81009. For a free copy of the Handbook (1988 edition), write to: Handbook, Consumer Information Center, Pueblo, CO 81009. Since these materials are in the public domain, there is no restriction on reproduction.

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UNIT I: SEEKING PURCHASING INFORMATION

Objectives:

Upon completion of the unit the student will be able to:

- Identify steps to follow in making effective purchase decisions.
- Apply comparison shopping techniques to local marketplace situations.
- Identify and explain the role of a variety of organizations in the private and public sectors that assist consumers. (See Major Sources of Help, pp. 5-7 of this **Guide**.)
- Obtain appropriate product and service information on purchasing decisions.

Activities:

The following activities are suggestions only.

- Assign or have students identify a planned consumer purchase and develop a plan for obtaining and evaluating pre-purchase information.
- Have students choose an item to "shop" for, justify and make a purchase decision. Devise a grid to record and evaluate information from at least 3 sources.
- Have individual students, or groups, contact (letter, phone, visit) various organizations to inquire about procedures for responding to consumer concerns. (See Major Sources of Help, pp. 5-7 of this **Guide** and CRH, pp. 39-57, 75-80.)
- Role play a situation in which a consumer questions a seller about product or service information. Have class act as a jury to judge extent to which questions will enable effective decision making.

SUPPORT MATERIAL: TIPS ON USING MONEY WISELY AND AVOIDING PURCHASING PROBLEMS

BEFORE MAKING A PURCHASE:

- Analyze what you need and what product or service features are important to you.
- Compare brands. Ask for word-of-mouth recommendations and look for formal product comparison reports. Check your local library for magazines and other publications that contain product comparisons.
- Compare stores. Look for a store with a good reputation and plan ahead to take advantage of sales. Check with your local Better Business Bureau (BBB) to find out if the company is reputable.
- Check for any extra charges, such as delivery fees, installation, and service costs.
- Read warranties to understand what you must do and what the manufacturer must do if you have a problem.
- Read contract terms carefully. Make sure all blank spaces are filled in before you sign it.
- Ask the sales person to explain the store's return or exchange policy.
- Don't assume an item is a bargain just because it is advertised as one.

AFTER YOUR PURCHASE:

- Read and follow the instructions on how to use the product.
- Use the product only as recommended by the manufacturer.
- Read and understand the warranty. Keep in mind that you may have additional warranty rights in your state. Check with your state or local consumer office for more information. A listing of these offices begins on page 45 (CRH).
- Keep all sales receipts, warranties, and instructions.
- If trouble develops, report the problem as soon as possible. Trying to fix the product yourself may cancel the warranty.
- Keep a file of your efforts to resolve the problem. It should include the names of the individuals you speak with and the date, time, and outcome of the conversation.
- Use the complaint procedures (page 3) and Consumer Assistance Directory in the *Handbook* to find out how and where to get your problem resolved.

SPECIAL NOTE: In addition to Units I and II in this Guide, teachers may also wish to develop objectives and activities around the Eubie Smart Tips which are located throughout the *Handbook*. They begin on page 30 with **Used Cars** and **Choosing Long Distance Telephone Service**; and continue with **Auto Repairs** (p. 38), **Health Fraud** (p. 41), **Airline Passenger Tips** (p. 44), **Warranties and Guarantees** (p. 57), **Home Improvements** (p. 58), **Contracts** (p. 60), **Credit Cards** (p. 62), **Mail Order** (p. 64), **Teleshopping** (p. 70), **Vacation Certificates and Travel Clubs** (p. 74), **Telephone Solicitations** (p. 75), and **Counterfeit Products (p. 80).** A suggested objective and activity for these areas is:

- Describe or apply the tips from one or more of the above 14 topics to a planned purchase for self or family.
- Have students write a skit based on one of these consumer topics and perform for class, club, school assembly or adult group.

UNIT II: EFFECTIVE COMPLAINT HANDLING

Objectives:

Upon completion of the unit the student will be able to:

- Identify the basic steps for resolving consumer complaints.
- Identify and explain the elements of an effective complaint letter.
- Identify and define the role of state and local agencies and organizations that provide assistance to consumers in resolving marketplace disputes. (See Major Sources of Help, pp. 5-7 of this **Guide**.)
- Explain how refund and exchange policies differ and serve as a base for seller's action on resolving disputes.

Activities:

The following activities are suggestions only.

- Have students prepare a complaint letter for a given consumer problem (Sample format, p. 4). Evaluate letters containing poor procedures. Compare in graphic displays for school bulletin boards.
- Assign students to visit or write to various agencies regarding complaint procedures (CRH, p. 45 for listing). Then identify a consumer problem and develop a plan to resolve it. Discuss in class.
- Have students prepare interview questions, then visit different stores, individually, to inquire about refund and exchange policies. Report to class through role play.

SUPPORT MATERIAL: STEPS FOR HANDLING COMPLAINTS AND WRITING AN EFFECTIVE LETTER

HOW TO HANDLE YOUR OWN COMPLAINT

As a consumer you have the right to expect quality products and services at fair prices. If something goes wrong, however, here are things you can do:

Identify the problem:

Before you complain to a company, be sure to identify the problem, what (if anything) you have already done to resolve it, and decide what you think is a fair settlement. Do you want your money back? Would you like the product repaired? Do you want the product exchanged?

Gather records:

Start a file about your complaint. Include copies of sales receipts, repair orders, warranties, cancelled checks, and contracts which will back up your complaint and help the company solve your problem.

Go back to where you made the purchase:

Contact the person who sold you the item or performed the service. Calmly and accurately explain the problem and what action you would like taken. A large percentage of consumer problems are resolved at this level. Yours may be too. If not, ask for the supervisor or manager.

Allow each person you contact time to resolve your problem before contacting another source for assistance.

Keep a record of your efforts and include notes about whom you spoke with and what was done about the problem.

Don't give up:

If you are not satisfied with the response, don't give up. If the company operates nationally or the product is a national brand, call or write a letter to the person responsible for consumer complaints at the company's headquarters. Many companies have toll-free telephone numbers, often printed on the product. Before phoning a company long distance, it might be worthwhile to see if the firm has an "800" number you can dial toll-free. To determine this, call AT&T's "800" directory assistance at 1(800)555-1212. If you're writing a letter, send your letter to the consumer office or to the president of the company.

WRITING A COMPLAINT LETTER

Where to write:

If talking with the sales person or company representative does not resolve the problem, you will need to write a letter to the company to resolve your complaint. For a list of many corporate consumer contacts and their addresses, see page 7 (CRH).

If there is no listing for the company, go to the reference section of your local library. The following are excellent sources for locating useful company and brand name information: *Standard & Poor's Register of Corporations, Directors and Executives; Standard Directory of Advertisers; Thomas Register of American Manufacturers; Trade Names Directory.*

What to write:

- The letter should include your name, address, home and work telephone numbers, and account number, if appropriate.
- Make your letter brief and to the point. Specify all the important facts about your purchase, including the date and place you made the purchase and any information you can give about the product—such as the serial or model number. If you are writing to complain about a service you received, describe the service and who performed it.
- State exactly what you want done about the problem and how long you are willing to wait to resolve it. Be reasonable.
- Include copies of all documents regarding your problem. Be sure to send COPIES, not originals.
- Don't write an angry, sarcastic, or threatening letter. The person reading your letter probably was not responsible for your problem, but may be very helpful in resolving it.
- Type your letter if possible. If it is handwritten, be neat.
- Keep copies of any correspondence—yours and theirs.
- The **sample letter** that follows is a guide to help you. Remember, if you write a letter to a Better Business Bureau, government agency, trade association, or other source of assistance, give additional information about efforts so far to resolve.

Sample Complaint Letter

(Your Address)
(Your City, State, ZIP Code)
(Date)

(Name of Contact Person)
(Title)
(Company Name)
(Street Address)
(City, State, ZIP Code)

Dear (Contact Person):

- describe your purchase
- name of product, serial numbers,
- include date and location of purchase

Last week I purchased (or had repaired) a (name of the product with serial or model number or service performed). I made this purchase at (location, date, and other important details of the transaction).

Unfortunately, your product (or service) has not performed satisfactorily (or the service was inadequate) because (state the problem).

- state the problem
- give the history

- ask for specific action
- enclose copies of documents

Therefore, to solve the problem, I would appreciate your (state the specific action you want). Enclosed are copies (copies—NOT originals) of my records (receipts, guarantees, warranties, cancelled checks, contracts, model and serial numbers, and any other documents).

I am looking forward to your reply and resolution of my problem, and will wait (set time limit) before seeking third-party assistance. Contact me at the above address or by phone at (home and office numbers—with area codes).

- allow time for action or response
- include how you can be reached

Sincerely,

(Your name)
(Your account number, if appropriate)

Keep copies of your letter and all related documents and information

Major Sources of Help

This section describes many sources available to you in resolving consumer complaints.

Corporate Consumer Contacts

Many companies have established consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint at the point of purchase, then contact company headquarters.

The addresses and telephone numbers of more than 700 companies are listed in the Corporate Consumer Contacts section of this *Handbook*, beginning on page 7. Many entries include toll-free "800" telephone numbers, and some companies have TDD numbers for the hearing impaired. If you write to the company, use the **sample letter** on page 4 of this **Guide** for your correspondence.

Automobile Manufacturers

Most foreign and domestic automobile manufacturers have regional offices which handle consumer complaints that are not resolved with a dealer. The list of Automobile Manufacturers begins on page 31 (CRH).

Better Business Bureaus

Currently, there are some 170 Better Business Bureaus (BBBs) in the United States. These bureaus are non-profit organizations, sponsored by private, local businesses, and they offer a variety of services. These services include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance.

Each BBB has its own policy about reporting information. It may or may not tell you the nature of the complaint against a business, but it will tell you if a complaint has been registered. Many of the BBBs accept written complaints and will contact a firm on your behalf. BBBs do not judge or rate individual products or brands, handle complaints concerning the prices of goods or services, or give legal advice. However, many bureaus do offer binding arbitration, a form of dispute resolution, to those who ask for it. The Council of Better Business Bureaus, which is sponsored by national businesses, also offers consumer education programs and reports on charitable organizations.

The address for the Council and a list of BBBs operating in the United States begins on page 39 (CRH).

Trade Associations and Industry Third-Party Dispute Resolution Programs

There are nearly 40,000 trade and professional associations in the United States which represent a variety of interests (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists).

Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints not resolved at the point of purchase. If you choose a third-party dispute resolution program, ask for a copy of the rules of the program *before* you file your case. In some instances, the decision of the mediators is binding and must be accepted by both the consumer and the business. In other cases, only the business is required to accept the decision. There are some programs where decisions are not binding on either party.

Trade associations have varying consumer functions, which are described in the National Trade & Professional Associations of the United States. Check your local library for this book and other related sources of help.

A list of trade associations and third-party dispute resolution programs begins on page 42 (CRH).

State, County, and City Government Consumer Offices

City and county consumer offices can be particularly helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a state consumer office. State consumer offices are set up differently across the nation. Some states have a separate department of consumer affairs, while others have a consumer affairs office as a part of the governor's office or attorney general's office. Any of these offices will help or refer you to the proper agency for assistance.

If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. When you contact any local or state consumer office, be sure to have handy copies of your sales receipts, other sales documents, and all correspondence with the company. A list of state, county, and city government consumer offices begins on page 45 (CRH).

Many States also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. These agencies are listed separately beginning on page 59 (CRH).

In addition, a variety of other helpful community services may be available in your area. For example, County and State Cooperative Extension Services offer a variety of information about health, safety, product comparisons, financial planning, and nutritional needs. Information about these and other state and local services can be found at your library and in the telephone directory in the city, municipal, county or state listings.

Federal Agencies

Many Federal agencies have enforcement and/or complaint handling responsibilities for products and services used by the general public. Others take action for the benefit of the public as a whole, but do not resolve individual consumer problems.

Agencies also have publications, fact sheets, and other information that may be helpful in making purchase decisions and dealing with marketplace problems. If you need help in determining where to go with your specific problem, check the index at the end of this book or call the nearest Federal Information Center listed on page 75 (CRH).

The Federal agencies listed in the Selected Federal Agencies section, beginning on page 76 (CRH), respond to consumer complaints and inquiries. A list of Federal agencies with Telecommunications Devices for the Deaf (TDD) begins on page 81 (CRH).

Other Sources of Help

Libraries

Local libraries often have reference materials that provide product comparisons and/or can guide you in your efforts to resolve consumer complaints. Many of the publications mentioned in this *Handbook* can be found in public libraries. Some university and other private libraries allow individuals to use their reference materials, too. Check your local telephone directory for the location of nearby libraries.

Media Programs

Local newspapers and radio and television stations throughout the United States offer "Action Line" or "Hot Line" services where consumers with problems may get help. These news media are often successful in helping to resolve consumer complaints because of their influence in communities, and because the potential for bad publicity may encourage a merchant or business to take swifter action to resolve consumer problems. Some Action Lines select only the most severe problems, or those most representative of a number of complaints, and so may not be able to handle every complaint.

To find these services, check with your local newspapers, radio and television stations, or your local library.

Occupational and Professional Licensing Boards

There are an estimated 1,500 state agencies which license or register members of more than 550 professions and service industries, including doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, auto repair shops, employment agencies, collection agencies, beauticians, and television and radio repair shops.

In addition to setting licensing standards, these boards also set rules and regulations; prepare and give examinations; issue, deny or revoke licenses; bring disciplinary actions; and handle consumer complaints.

Many boards have referral services or consumer education materials to help you select a professional. If you have a complaint and contact a licensing agency, the agency will contact the professional on your behalf. If necessary, they may conduct an investigation and take disciplinary action against the professional. This action may include probation, or license suspension or revocation.

To locate the local office of an occupational or professional licensing board, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look for the name of the individual agency. If there is no local office, contact the state consumer office.

Legal Recourse

Please note that some of the sources of help listed in the *Consumer's Resource Handbook* have a policy of declining complaints from consumers who have sought prior legal counsel.

Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. Court fees are nominal, and you often get your filing fee back if you win your case. Generally, you won't need a lawyer. In fact, in some states, lawyers are not permitted. If you live in a state that allows lawyers and the party you are suing brings one, don't be intimidated. The court is informal and most judges make allowances for consumers who appear without lawyers.

Remember, even though the court is informal, the ruling must be followed, just like any other court.

If the party bringing the suit wins the case, the party who lost will often follow the court's decision without additional legal action. Sometimes, however, losing parties will not obey the decision. In these cases, the winning party may go back to court and ask for the order to be "enforced." Depending on local laws, the court may, for example, order property to be taken by law enforcement officials and sold. The winning party will get the money from the sale up to the amount they are owed. Or, if the person who owes the money receives a salary, the court may order the employer to garnish or deduct money from each paycheck and give it to the winner of the lawsuit.

Check your local telephone book under your municipal, county or State government headings for small claims court listings. When you contact the court, ask the court clerk how to use the small claims court. To better understand the process, sit in on a small claims court session before taking your case to court.

Legal Aid and Legal Services

Legal Aid and Legal Services offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country, staffed by lawyers, paralegals, and law students. All offer free legal services to those who qualify.

Funding is provided by a variety of sources, including Federal, State and local governments and private donations. Many law schools nationwide conduct clinics where law students assist practicing lawyers with these cases as part of their training.

These offices generally offer legal assistance with problems such as landlord-tenant relations, credit, utilities, family issues (such as divorce and adoption), social security, welfare, unemployment, and workmen's compensation. Each Legal Aid office has its own board of directors which determines the priorities of the office and the kinds of cases handled. If the Legal Aid office in your area does not handle your type of case, it should be able to refer you to other local, state or national organizations that can provide advice or help.

Private Lawyers

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories.

Lawyers are now permitted to advertise and you can find their ads in the Yellow Pages or in many local newspapers. Complaints about a lawyer should be referred to your state, city or county bar association.

Other Consumer Information

Consumer Credit Counseling Services

Counseling services provide assistance to individuals having difficulty budgeting their money and/or meeting necessary monthly expenses. Many organizations, including credit unions, family service centers and religious organizations offer some type of free or low cost credit counseling.

The Consumer Credit Counseling Service (CCCS) is one non-profit organization that provides money management techniques, debt payment plans and educational programs. Counselors take into consideration the needs of the client, as well as the needs of the creditor when working out a debt repayment plan. You can find the CCCS office nearest you by contacting the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910. (301)589-5600.

Consumer Information Catalog

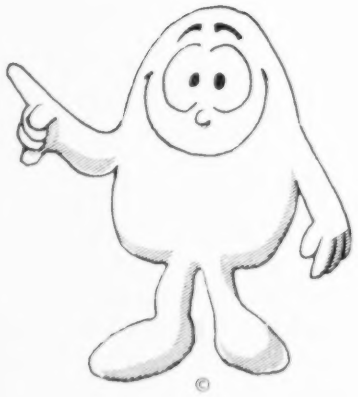
The Consumer Information Catalog lists more than 200 free or low-cost Federal booklets on a variety of topics, many of which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center, and may be ordered by sending your name and address to: Consumer Information Center, Pueblo, Colorado 81009.

Private and Voluntary Consumer Groups

Private and voluntary consumer organizations are usually created to advocate specific consumer interests. In some communities they will help individual consumers with complaints. To find out if such a group is in your community, contact your state or local consumer protection office. A list of these offices begins on page 45 (CRH).

Suggested Follow-up Activities

- Have students write thank you letters to businesses, agencies, or others who supported class activities.
- Share and publicize the class learning experience: Reports to administrators, summary of highlights to those from community who participated, or feature articles or interviews with local media.
- Through class discussion or written reports, have class members evaluate activities in terms of what worked well, or what did not work as expected. Examine reasons why, and make suggestions for needed changes in their own approaches—or those of others—to making effective decisions and handling consumer problems.
- Bring attention to consumer education materials or information by using USOCA's character, "Eubie Smart"—pictured here and throughout the *Consumer's Resource Handbook*.



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